



ಕರ್ನಾಟಕ ಸರ್ಕಾರ
ರಾಷ್ಟ್ರೀಯ ಸೇವಾ ಯೋಜನಾ ಕೋಶ,
ಯುವ ಸಬಲೀಕರಣ ಮತ್ತು ಕ್ರೀಡಾ ಇಲಾಖೆ

ಸಂಖ್ಯೆ:ಯುಸೇಇ/ರಾಸೇಯೋ/19/2023-24/94

ಕರ್ನಾಟಕ ಸರ್ಕಾರದ ಸಚಿವಾಲಯ,
ಬಹುಮಹಡಿ ಕಟ್ಟಡ,
ಬೆಂಗಳೂರು, ದಿನಾಂಕ: 30.05.2023

ಇವರಿಗೆ,

ಕುಲಸಚಿವರು/ನಿರ್ದೇಶಕರು,
ಎಲ್ಲಾ ವಿಶ್ವವಿದ್ಯಾಲಯಗಳು/ ನಿರ್ದೇಶನಾಲಯಗಳು

ಮಾನ್ಯರೇ,

ವಿಷಯ: PMJJBY ಮತ್ತು PMSBY ಯೋಜನೆಗಳ ಅಡಿಯಲ್ಲಿ ವಿದ್ಯಾರ್ಥಿಗಳು ಪ್ರಯೋಜನವನ್ನು
ಪಡೆದುಕೊಳ್ಳಲು ಪ್ರೋತ್ಸಾಹಿಸುವ ಬಗ್ಗೆ.

ಉಲ್ಲೇಖ: ಕರ್ನಾಟಕ ರಾಜ್ಯಮಟ್ಟದ ಬ್ಯಾಂಕರುಗಳ ಸಮಿತಿ ಇ-ಮೇಲ್ ದಿನಾಂಕ: 29/05/2023

ಮೇಲ್ಕಂಡ ವಿಷಯ ಮತ್ತು ಉಲ್ಲೇಖಕ್ಕೆ ಸಂಬಂಧಿಸಿದಂತೆ, ಹಣಕಾಸು ಸೇವೆಗಳ ಇಲಾಖೆ, ಭಾರತ ಸರ್ಕಾರ ಇವರ ನಿರ್ದೇಶನದಂತೆ ಪ್ರಧಾನ ಮಂತ್ರಿ ಜೀವನ ಜ್ಯೋತಿ ಬಿಮಾ ಯೋಜನೆ (PMJJBY) ವಾರ್ಷಿಕ ಕಂತು ರೂ. 436/- ಮತ್ತು ಪ್ರಧಾನ ಮಂತ್ರಿ ಸುರಕ್ಷಾ ಬಿಮಾ ಯೋಜನೆ (PMSBY) ವಾರ್ಷಿಕ ಕಂತು ರೂ.20/- (ಪ್ರತಿ ಲಗತ್ತಿಸಿದೆ) ಈ ಯೋಜನೆಗಳ ಫಲಾನುಭವಿಗಳನ್ನು ಹೆಚ್ಚಿಸಲು ಗ್ರಾಮೀಣ ಪ್ರದೇಶಗಳಲ್ಲಿ ಮೂರು ತಿಂಗಳ ಕಾರ್ಯಕ್ರಮವನ್ನು ಕರ್ನಾಟಕ ರಾಜ್ಯಮಟ್ಟದ ಬ್ಯಾಂಕರುಗಳ ಸಮಿತಿಯವರು ಹಮ್ಮಿಕೊಂಡಿದ್ದಾರೆ. ಆದ್ದರಿಂದ ತಮ್ಮ ವಿಶ್ವವಿದ್ಯಾಲಯ/ನಿರ್ದೇಶನಾಲಯ ವ್ಯಾಪ್ತಿಯಲ್ಲಿ ಬರುವ ಅರ್ಹ ವಿದ್ಯಾರ್ಥಿಗಳು ಈ ಮೇಲಿನ ಯೋಜನೆಗಳ ಪ್ರಯೋಜನವನ್ನು ಪಡೆದುಕೊಳ್ಳುವಂತೆ ಸೂಚಿಸಲು ಈ ಮೂಲಕ ತಮ್ಮನ್ನು ಕೋರುತ್ತೇನೆ.

ಹೆಚ್ಚಿನ ಮಾಹಿತಿಗಾಗಿ: ಕರ್ನಾಟಕ ರಾಜ್ಯಮಟ್ಟದ ಬ್ಯಾಂಕರುಗಳ ಸಮಿತಿ ಇವರ ದೂರವಾಣಿ ಸಂಖ್ಯೆ: 080 22343490 ಸಂಪರ್ಕಿಸಬಹುದು.

ವಂದನೆಗಳೊಂದಿಗೆ,

ತಮ್ಮ ವಿಶ್ವಾಸಿ,

(ಪ್ರತಾಪ್ ಲಿಂಗಯ್ಯ)

ರಾಜ್ಯ ಎನ್.ಎಸ್.ಎಸ್.ಅಧಿಕಾರಿ,
ರಾಷ್ಟ್ರೀಯ ಸೇವಾ ಯೋಜನಾ ಕೋಶ,
ಯುವ ಸಬಲೀಕರಣ ಮತ್ತು ಕ್ರೀಡಾ ಇಲಾಖೆ

ಪ್ರತಿ:

1. ಮಾನ್ಯ ಅಪರ ಮುಖ್ಯ ಕಾರ್ಯದರ್ಶಿಗಳು, ಯುವ ಸಬಲೀಕರಣ ಮತ್ತು ಕ್ರೀಡಾ ಇಲಾಖೆ, ಕರ್ನಾಟಕ ಸರ್ಕಾರ
2. ಪ್ರಾದೇಶಿಕ ನಿರ್ದೇಶಕರು, ಎನ್.ಎಸ್.ಎಸ್. ಪ್ರಾದೇಶಿಕ ಕಛೇರಿ, ಭಾರತ ಸರ್ಕಾರ, ಬೆಂಗಳೂರು
3. ಕಾರ್ಯಕ್ರಮ ಸಂಯೋಜನಾಧಿಕಾರಿಗಳು, ಎಲ್ಲಾ ವಿಶ್ವವಿದ್ಯಾಲಯಗಳು/ ನಿರ್ದೇಶನಾಲಯಗಳು.
4. ಕರ್ನಾಟಕ ರಾಜ್ಯಮಟ್ಟದ ಬ್ಯಾಂಕರುಗಳ ಸಮಿತಿ. ಬೆಂಗಳೂರು.

Three months' saturation campaign under PMJJBY & PMSBY schemes for covering eligible & uncovered groups

1 message

SLBC KARNATAKA <slbckarnataka@canarabank.com>

Mon, May 29, 2023 at 5:07 PM

To: "goknsscell@gmail.com" <goknsscell@gmail.com>

Cc: B PARASWANATH <bparswanath@canarabank.com>, PRAVEEN M P <mp.praveen@canarabank.com>, Vasudevatachar T S <vasoots@gmail.com>, "pradeep.h@canarabank.in" <pradeep.h@canarabank.in>

ಮಾನ್ಯರೆ / महोदय / महोदया / Sir / Madam,

Department of Financial Services, GoI has launched Three months' saturation campaign under PMJJBY & PMSBY schemes at GP level in all districts from 01.04.2023 to 30.06.2023 to enhance the penetration of Jansuraksha schemes i.e. PMJJBY / PMSBY.

As per DFS instructions all eligible and uncovered group of people has to be covered in this campaign. Hence for covering all people our banks and LDMs are conducting Gram Panchayath level camps on daily basis.As all students above 18 years are also eligible to cover under this schemes.

We request you to kindly share deatils of all the colleges and co-ordinator details for smooth conduct of campagins and also to cover all the eligible students under this campagin for enrolling under PMJJBY & PMSBY and get the benefit of the scheme.

We have enclosed the scheme brochures and SOP for doing the needful

ಗೌರವದೊಂದಿಗೆ / सादर / Regards

ಕರ್ನಾಟಕ ರಾಜ್ಯಮಟ್ಟದ ಬ್ಯಾಂಕರುಗಳ ಸಮಿತಿ

कर्नाटक राज्य स्तरीय बैंकर्स समिति

State Level Bankers' Committee – Karnataka

ಸಂಯೋಜಕರು / संयोजक / Convenor



ಪ್ರಧಾನ ಕಛೇರಿ- ಅನ್ನೇಕ್ಸ್ / प्रधान कार्यालय - उपभवन / Head Office Annexe,

ಗಾಂಧಿನಗರ / गांधीनगर / Gandhinagar

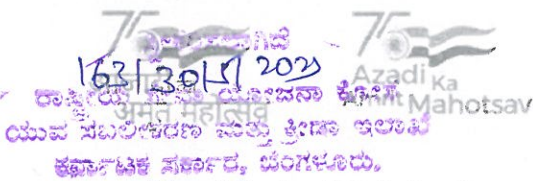
ಬೆಂಗಳೂರು- ೦೯ / बेंगलूरु-०९ / Bengaluru - 09,

ಕರ್ನಾಟಕ / कर्नाटक / KARNATAKA.

ದೂರವಾಣಿ ಸಂಖ್ಯೆ ೦೮೦-೨೨೩೪೩೪೯೦ / संपर्क संख्या-०८०-२२३४३४९० / Contact No. 080-22343490

e-mail: slbckarnataka@canarabank.com

Handwritten note: "Letter all ministry to support in NSS coordinator" with a signature.



"Azadi Ka Amrit Mahotsav"

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3 attachments



PMJJBYPad note.docx
15K



PMSBYPad note.docx
17K



SOP.pdf
387K

Pad note on Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)

I. Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY):

1.Details of the scheme:

PMJJBY launched on 9th May 2015, offers a renewable one-year term life cover of **Rs 2 lakh** to all subscribing bank account holders in the age group of **18 to 50 years**, covering death due to any reason including suicide and murder, for a **premium of Rs.436/- per annum** per subscriber. It is a one-year cover, renewable from year to year. The scheme is offered / administered through LIC and other Life Insurance companies.

2.Scope of coverage:

All individual account holders of participating banks/Post office in the age group of 18 to 50 years are entitled to join. In case of multiple bank / Post office accounts held by an individual in one or different banks/ Post office, the person is eligible to join the scheme through one bank/ Post office account only. Aadhaar is the primary KYC for the bank / Post office account.

3. Enrolment period:

The cover shall be for one-year period stretching from 1st June to 31st May for which option to join / pay by auto-debit from the designated individual bank / Post office account on the prescribed forms will be required to be given by 31st May of every year. Delayed enrolment for prospective cover is possible with payment of pro-rata premium as described below;

- a) For enrolment in June, July and August – Full Annual Premium of Rs.436/- is payable.
- b) For enrolment in September, October, and November – pro rata premium of Rs. 342/- is payable
- c) For enrolment in December, January and February – pro rata premium of Rs. 228/- is payable.
- d) For enrolment in March, April and May – pro rata premium of Rs. 114/- is payable. Lien period of 30 days shall be applicable from the date of enrolment.

4. Benefits: Rs.2 lakhs is payable on member's death due to any cause.

Pad note on Pradhan Mantri Suraksha Bima Yojana (PMSBY)

Pradhan Mantri Suraksha Bima Yojana (PMSBY):

1. DETAILS OF THE SCHEME:

Launched on 9th May 2015, PMSBY offers a renewable one-year accidental death cum disability cover of Rs 2 Lakh to all subscribing bank account holders in the age group of 18 to 70 years for a premium of Rs.20/- per annum per subscriber.

PMSBY will be an Accident Insurance Scheme offering accidental death and disability cover for death or disability on account of an accident. It would be a one-year cover, renewable from year to year. The scheme would be offered / administered through Public Sector General Insurance Companies (PSGICs) and other General Insurance companies.

2. Scope of coverage:

All individual bank account holders in the age group of **18 to 70 years** in participating banks will be entitled to join. In case of multiple bank accounts held by an individual in one or different banks, the person would be eligible to join the scheme through one bank account only. Aadhar would be the primary KYC for the bank account.

3. Enrolment Modality / Period:

The cover shall be for the one-year period stretching from 1st June to 31st May for which option to join / pay by auto-debit from the designated bank account on the prescribed forms will be required to be given by 31st May of every year. Joining subsequently on payment of full annual premium would be possible. However, applicants may give an indefinite / longer option for enrolment / auto-debit, subject to continuation of the scheme with terms as may be revised on the basis of past experience. Individuals who exit the scheme at any point may re-join the scheme in future years through the above modality. New entrants into the eligible category from year to year or currently eligible individuals who did not join earlier shall be able to join in future years while the scheme is continuing.

4. Benefits: As per the following table:

	Table of Benefits Sum Insured	Table of Benefits Sum Insured
A	Death	Rs 2 lakh
B	Total and irrecoverable loss of both eyes or loss of use of both hands or feet or loss of sight of one eye and loss of use of hand or foot	Rs 2 lakh

C	Total and irrecoverable loss of sight of one eye or loss of use of one hand or foot	Rs 1 lakh
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5. Premium:

Rs.20/- per annum per member. The premium will be deducted from the account holder's bank account through 'auto debit' facility in one instalment on or before 1st June of each annual coverage period under the scheme. However, in cases where auto debit takes place after 1st June, the cover shall commence from the date of auto debit of premium by Bank. The premium would be reviewed based on annual claims experience. However, barring unforeseen adverse outcomes of extreme nature, efforts would be made to ensure that there is no upward revision of premium in the first three years.

6. Eligibility Conditions:

Individual bank account holders of participating banks aged between 18 years (completed) and 70 years (age nearer birthday) who give their consent to join / enable auto-debit, as per the above modality, will be enrolled into the scheme.

7. Master Policy Holder:

Participating Bank will be the Master policy holder on behalf of the participating subscribers. A simple and subscriber friendly administration & claim settlement process shall be finalized by the respective general insurance company in consultation with the participating Banks.

8. Termination of cover:

The accident cover for the member shall terminate on any of the following events and no benefit will be payable there under:

- 1) On attaining age 70 years (age nearest birthday).
- 2) Closure of account with the Bank or insufficiency of balance to keep the insurance in force.
- 3) In case a member is covered through more than one account and premium is received by the Insurance Company inadvertently, insurance cover will be restricted to one bank account only and the premium paid for duplicate insurance(s) shall be liable to be forfeited.
- 4) If the insurance cover is ceased due to any technical reasons such as insufficient balance on due date or due to any administrative issues, the same can be reinstated on receipt of full annual premium, subject to conditions that may be laid down. During this period, the risk cover will be suspended and reinstatement of risk cover will be at the sole discretion of Insurance Company.
- 5) Participating banks will deduct the premium amount in the same month when the auto debit option is given, preferably in May of every year, and remit the amount due to the Insurance Company in that month itself.

To

- (i) District Magistrates / District collectors
- (ii) MD & CEO of Public & Private Sector Banks
- (iii) MD & CEO of Public Sector Insurance Companies
- (iv) Chairman, NABARD (For Cooperative Banks – SCB/RCB)
- (v) CEO, India Post Payment Bank
- (vi) SLBC Convenors
- (vii) Lead District Managers

Subject: Detailed Standard Operating Procedure for a 3-month saturation campaign for Jansuraksha Schemes at Gram Panchayat (GP) level - 01.04.2023 to 30.06.2023.

Sir/Madam,

With an objective to enhance the penetration of Jansuraksha Schemes i.e PMJJBY/PMSBY DFS is launching a 3-month saturation campaign for Jansuraksha Schemes at Gram Panchayat (GP) level from 01.04.2023 to 30.06.2023.

2. Duration of the Saturation Campaigns:

The Campaign will run from **01.04.2023 to 30.06.2023 (3 months)** in the Gram Panchayats of all districts of the country. Special camps to be held preferably on **Saturday as per pre-approved program** during the campaign period, however camps can be conducted on other days also after discussions in DLCC. It is aimed to reach 12 crores of PMJJBY and 35 crores of PMSBY enrolments at the end of campaign period.

3. Schemes / Activities to be covered during the campaign:

Enrolments under PMJJBY & PMSBY with a view to achieve Saturation

4. Organising the Campaign:

The Campaigns will be coordinated by LDM under the overall guidance and directions of the District Collector & District Magistrate. The exact schedule of the camps to be organized at the Gram Panchayat headquarter shall be decided by the District Level Consultative Committee (DLCC). The responsibility for organizing the camp for a particular Gram Panchayat shall be given to the Bank (SCB/ RRB/ IPPB/ Cooperative Bank) having a branch in the Panchayat or its neighbourhood by the DLCC through LDM. The relevant State Level Bankers Committee Convener Bank will provide related help and assistance to LDM's.

5. Prior Preparation / Communication Strategy:

Meetings of SLBC and DLCC maybe held at the state and district level for working out the details of the campaign. It is expected that meetings are held at block / branch level also by the Branch Managers to enlist the support of all concerned Government functionaries and public representatives. Sarpanch, Panchayat Secretary, SHG members, BCs, public representatives and other government functionaries are

expected to actively participate in the campaign besides the Business Correspondents and Customer Service Points.

6. Arrangements for the Camps:

The camp should be organized at Panchayat headquarter or any other convenient place in the Gram Panchayat. Arrangements for drinking water etc. should also be ensured at camp site. Banners and posters of both the schemes in the local language may also be displayed at camp site.

The Banks should ensure deputation of adequate staff to the camp location for smooth conduct of camp and enrolment of eligible beneficiaries under these two schemes. Since PMJJBY/PMSBY policy year runs from 1st June to 31st May, banks are advised to source applications for policy year 2023-24.

7. Budget:

All the Banks are advised to provide sufficient budget to the field offices including branches for publicity and local arrangements for the campaign.

8. Monitoring and Reporting:

The Banks, LDM and the District Collector / District Magistrates shall appoint senior officers for visiting the Camps to ensure that the Camps are organised smoothly and as per the instructions.

A portal for the campaign shall be prepared by the Department of Financial Services. The progress of the camps is to be reported by LDM on DFS portal. Detailed guidelines for the portal shall be sent separately.

9. Coordination:

For effective coordination, all public and private sector banks, regional rural banks and state cooperative banks are advised to appoint a senior officer (CGM/GM(FI) or equivalent) as the nodal officer of the campaign.

10. Roles and responsibilities:

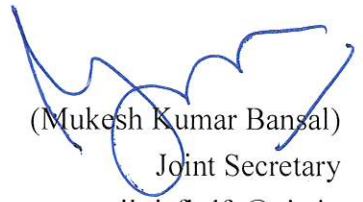
The role and responsibilities of the various stakeholders involved in campaign is indicated at Annex I.

11. Reward and Recognition:

The best performing 3 Banks, 3 SLBCs, 3 LDMs and 10 Bank/PO branches would be suitably awarded by DFS.

It is requested to take immediate necessary action to ensure the success of the campaign.

Yours faithfully,



(Mukesh Kumar Bangal)
Joint Secretary

email: jsfi-dfs@nic.in

Tel: 011-23347571

Roles and Responsibilities of Various Stakeholders**a. District Collector / District Magistrate**

- To provide overall leadership to the campaign at District level.
- To ensure participation of front-line staff at District level of line departments in the campaign including Panchayat officials.
- Holding preparatory meeting of DLCC with banks, LDMs, India Post Payment Bank (IPPB), line departments and other stakeholders to discuss and plan the smooth conduct of campaign.
- To guide the LDM in finalizing the location and dates of campaigns in such a way that all Gram Panchayats get covered with at least one camp during the campaign period.
- To periodically supervise, monitor and review the bank wise progress of the campaign.

b. SLBC

- To create public awareness in regional languages about the campaign through advertisements in newspapers, banners, pamphlets etc.
- Coordinate with State Authorities and Zonal Heads of banks and request them to provide full support in organizing camps through District officials.
- To create a pool of Senior bankers from all banks for site visits/surprise checks at different locations.
- To periodically monitor the progress of the campaign as reported by LDMs through periodical review meetings.

c. Lead District Manager (LDM)

- Under the overall guidance of the District Collector, to coordinate the campaign
- To work as the nodal officer at the district level.
- Conduct DLCC meetings every month for the duration of the campaign.
- To assign Gram Panchayats with approval of DLCC to the banks (including RRBs, Rural Cooperative Banks and IPPB) for organizing the campaign at identified dates.
- To finalize the location and dates of camps in such a way that all GPs get covered with at least one camp during the campaign period.
- To continuously monitor the progress of the campaign at the grass root (BLBC level).
- To upload the information of camps along with allocation to Banks on DFS portal.
- To ensure that all Bank/PO branches participate in camp as per the allotment and no Gram Panchayat is left out from holding of camps.

d. MD, Banks/RCBs/IPPB

- To provide leadership to the campaign at Bank level and ensure the successful conduct of the Camps in the locations assigned to their bank.
- To appoint CGM/GM (FI) as nodal officer and single point of contact at the bank level
- To ensure deployment of sufficient staff in LDM office during the campaign period
- To ensure that all the applications under both schemes are sourced upto 31/05/2023 and start debiting the premium w.e.f 01/06/2023.
- To periodically monitor the progress of the campaign.
- To depute senior officials to visit camps and monitor / review the progress of the campaign